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A
PROPOSAL
FOR THE
LIQUIDATION
OF THE
NATIONAL DEBT;
THE
ABOLITION OF TITHES;
AND THE
Reform of the Church Revenue.

VINCIT AMOR PATRIÆ.

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TO THE
PEOPLE OF ENGLAND,
THIS ESSAY
IS MOST HUMBLY INSCRIBED

BY THEIR

Devoted Servant,

AND

Faithful Friend,

The AUTHOR.

TO THE

PEOPLE OF ENGLAND

THIS ESSAY

ON THE

RIGHTS

OF THE

PEOPLE

OF THE

PART I.
THE
LIQUIDATION
OF THE
NATIONAL DEBT.

LET us suppose the debt of the nation *two hundred and forty millions*. I believe it is not quite so much. It does not certainly exceed that sum.

The interest upon this debt, suppose *ten millions*.

The rent-roll of real estates, suppose *fifty millions*. My information, relative to this point, encourages me to say that this calculation is considerably below the mark. However, as a greater degree of accuracy is not material to my present purpose, let it

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be taken for granted that the rents, debt, and interest, are such as I have stated them to be.

From these premises, it appears, that the income of the individuals of this country is *sixty millions a year*: so that, if the debt of the nation was transferred to individuals, every proprietor of real estates and stock would be encumbered thereby to the amount of four years income.

A proprietor of 100l. per annum would be burdened with four hundred pounds, another of 500l. per annum with two thousand pounds, and so on in proportion; which, at four per cent. would reduce the first to 84l. and the latter to 420l. per annum.

This is no such mighty sacrifice, even supposing it were in addition to the present burdens. But when it is considered that this payment is *in lieu of all taxes whatever,*

ever, I much question whether there is a man in the kingdom, who will not think himself a gainer by the bargain ; taking along with the proposition, the comforts that attend it.

For my own part, were it in my option, I would not hesitate a moment in the choice I would make ; and *my proportion would be no inconsiderable sum.*

The national debt is here stated at two hundred and forty millions, and it is proposed that interest shall be made payable thereon, at the rate of four per cent. which will raise nine millions, six hundred thousand pounds. But as no interest must be calculated upon the sum which the stockholder contributes, the actual receipt to be paid by the proprietors of real estates, will be eight millions.

No objection surely can be made to this arrangement, which, altho' it takes up the room of all other national demands, brings

an incumbrance upon the proprietors of real estates of very little more than *three shillings in the pound*.

Besides, if it should hereafter appear that the debt has been over-rated; or that the bulk of real estates has been undervalued; which in both instances is most likely to be the case, the burden will be still lighter than that which is here placed upon the back of the public.

Notwithstanding what has been advanced in a former paragraph, respecting the payment of eight millions only, this regulation will effect a reduction of taxes and duties to the full amount of nine millions six hundred thousand pounds. The total outgoings do not exceed 12 millions and a half, and as the customs produce three millions; we may safely say that the whole is provided for by the present proposition.

This is the light in which I have been accustomed to consider the state of the nation; but it is more than probable that I
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have viewed it thro' a false medium: for I find it has been lately declared in a public assembly, by a very able and well informed member of that honorable house, that as matters now stand, the annual expence will fall very little short of *fourteen millions*, compounded of the following parts:

	£.
Civil List	900,000
Peace Establishment	3,500,000
Interest	9,393,137
	13,793,137

Let us now take up the business upon this ground. Even in this case, which no doubt is the worst that can be put, the deficiency not brought to account by the present plan is no more than 4,193,137*l.* of which the customs, as mentioned above, producing three millions, there remains somewhat more than one million to be provided for by duties the least burdensome to the people.

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Suppose the duty on salt is continued, it is very productive, and by no means oppressive ; it is indeed hardly to be felt by the meanest individual. This duty raises upwards of half a million, and stamps no less : so that, if these are approved, all other taxes and duties are done away.

When war returns, taxes indeed must return with it. But, as we know where to lay our hands upon nine millions six hundred thousand a year, we are always provided with a sum, fully sufficient, to answer all the purposes either of attack or defence.

We may, therefore, consider these dormant taxes as a resource, certain and inexhaustible, in all possible cases ; and as such, it will operate to the absolute annihilation of that monster of the age, *a national debt*, never more to rise in judgment against us.

And when this circumstance is made known to the powers of Europe, and other
states,

states, it will keep the world in awe ; for what nation will be hardy enough to give us offence, when it is known, of a certainty, that we can fight with them, to the end of time, without encumbering ourselves in future with a shilling of debt.

It is necessary to say something here in explanation of what was advanced respecting the non-payment of interest upon the stock-holders contribution. The income of that body of people is stated at ten millions a year ; their contribution, therefore, will amount to forty millions : the interest upon which being paid by themselves to themselves, an effect is produced similar to that which would take place by reducing their capital : or, in other words, by expunging the national debt to that amount.

For instance : A proprietor holding stock, which produces an income of 100l. per annum, shall contribute four hundred pounds : not, however, by actual payment of the money, but, which is the same thing
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in effect, by relinquishing so much of his claim upon the public. Therefore, clearly, no calculation of interest must be made upon this sum, which, as a debt, has no longer any kind of existence.

Neither is this deduction so very bitter a potion, when it is considered that the remainder will be well secured, which is far from the case at present, and at good interest; and may be transferred, by sale or otherwise, like any other property : for this further advantage will attend the regulation, that it will bring the iniquitous practice of *stock-jobbing* to a final period.

The case is so obvious, it is almost unnecessary to mention, that the proprietors of real estates, purchasing stock, at any time, to the amount of the incumbrance, have it in their power to release their estates : or, they may again dispose of the whole, or part of it, to provide for younger children ; or for any other purpose, whenever they please.

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It may be said I have pressed hard upon real estates; in whose relief, therefore, and to make the load fall as equal as possible upon property in general, it is proposed, that all debts, whether by mortgage, bond, or otherwise secured, (tradesmen's bills excepted, not carrying interest) shall contribute in like proportion.

For instance: it is proposed that every person in possession of real estates to the amount of 100l. per annum, shall contribute four hundred pounds: or, in other words, that his property shall be subject to the payment of interest upon that sum, at the rate of four per cent. But if the proprietor of such estates is encumbered by mortgage, or otherwise, he shall only contribute in proportion to his clear income; and the residue shall be made up, in due proportion, by the creditors.

For example. Suppose a person in possession of real estates to the amount of 100l. per annum, to be indebted to one or more

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creditors in the capital sum of 500l. for which he pays interest at the rate of five per cent. In this case, as the estate is liable to the full payment of 400l. and interest thereon as above, the creditors shall transfer one hundred pounds of their principal to the public stock: that is to say, they shall transfer it to the proprietor of the estate, not by actual payment, but by a reduction of the private debt.

I have said that the proposed payment is *in lieu of all taxes whatever*, whereas it now appears that the duties on salt and stamps are intended to be continued.

It is true, I have proposed to continue those duties; but their pressure is very light: and even that weight, small as it is, may probably be removed, in part, by savings in the reform of the peace establishment; and, in part, by the increase of the customs; for no doubt they will encrease, and gradually come in aid of the remainder.

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There is one very material point of consideration, which has hitherto escaped my notice: the distress which must inevitably fall upon those, who have no other means of support for themselves and families, but what they derive from the emolument of office. And as I fear there are some who have been quick-sighted enough to anticipate this ruin in their minds, from such I seek forgiveness, for having wounded their feelings, though but for a moment, by leaving room for the suspicion of such injustice. Without securing a retreat for these

Myself should be the first
To hate myself, and stamp my *Plan* accurst.

Let all such be considered as annuitants, and continued in the full receipt of their salaries for life; or, if that is thought too much, let them be put upon half-pay. Were it left to my determination, the former should have the preference. But when

prudence draws one way, and pity the other, I confess myself unequal to the conflict. I think I could face death, and any danger, with the firmness of a man ; but in cases like these, I am woman all over, and nothing but weakness.

There is one argument in favor of the more humane side of the question, which must not be omitted. That even by leaving them in the full possession of their salaries, you do, in effect, reduce them to half-pay ; the fees of office being, in most cases, equal to the fixt salary ; and, in many cases, I believe, considerably more.

And here I might enter upon a large field of benefits, which will result to the population, trade, commerce, and manufactures of this country, by the abolition of taxes ; but they are not numerable within the compass of this paper : neither, indeed, can it be necessary to enter upon a detail of them, in proof of a self-evident fact.

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One circumstance, however, I cannot forbear to mention, which is,----that the Excise, that object of just terror to Englishmen, will no more, like a *spectre*, stand before us ; but the gates of that office, like the temple of Janus, will be shut, never more to be unlocked, but to provide means, in time of war, for the security of the state.

* Then, again, shall every Englishman's house be his castle ; which, however great, however mean, though it were pervious to every wind, and accessible to all the elements of nature, *the King cannot, the King dare not enter.*

There is yet another circumstance, which, as it strikes me forcibly, I beg leave to name.

That the abolition of taxes, will put an effectual *stop to emigrations* from this country,

* See Mr. Pitt's speech (late Lord Chatham) in the debate respecting the illegality of general warrants.

try, which in the present posture of our affairs, is a certain impending evil, threatning no less than the loss of our liberty, and the subjugation of these kingdoms to a foreign yoke. Nay more, that it will in all human probability occasion such an influx of people of all denominations from other states, and of course such an encrease of wealth and strength, as will enable us still to hold up our heads among the mighty ones of the earth : and by restoring us to the lost dominion of the seas, make us rise, *like a giant refreshed with wine*, superior to our distresses, and greater by our fall.

P A R T II.

T H E

ABOLITION OF TITHES,

A N D T H E

Reform of the Church Revenue.

I N order to make these measures the more palatable, particularly to the landed interest, on whose shoulders the principal part of the burden is to rest, let these regulations be accompanied with a *Nullum Tempus bill*, respecting the claims of the church. And let that be followed up by another bill, effecting the abolition, *in toto*, of that hateful practice of tithing, which has done more harm to the cause of religion, than all the immorality of the world put together.

For this purpose, let every proprietor of land be obliged to purchase the tithes of
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his estate, by a fair valuation of their worth at the current price of land: not, however, by an actual payment of the principal sum, but by subjecting his property to the regular discharge of interest thereon at the rate of four per cent.

These points secured, let there be made a more righteous distribution of the property of the Church: first, by grubbing up the suckers, and lopping off all useless limbs, which serve only to disfigure the tree, or deprive the extremities of their proper nourishment: and, afterwards, by making a suitable provision for every necessary branch, which is left remaining, of that venerable stock.

As my meaning, which is figurately expressed in the foregoing paragraph, may be liable to misconstruction, I will add a few words by way of explanation.

I admit that the parish priest who does his duty, is a *necessary branch*; but when I have said

faid this, I have faid all that I meant to exprefs: for in truth, there is neither ufe, beauty, nor profit, in any other. Therefore let all other branches of this wide-spreading tree, that is to fay, let all other names and appointments in the church eftablifhment, fave only that which I have mentioned, and the order of prelates, be got rid of for ever.

But as large amputations are attended with danger, it behoves us to act with caution in this particular. If the meafure is approved, a few years will prune them all to our hands; and it is better to wait the flow, but fave and certain operation of time, than run any risk in fo material a concern.

There are fome, I know, who will reprobate the exception which is made refpecting the prelacy; but I have acted in this cafe under the influence of a ftrong conviction, that the order, with fome little amendment, may be made ufeful to the ftate, and of fervice to religion.

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The next point to be discussed is the maintenance of the inferior clergy, which under this new regulation are reduced to one single class. The duties of whose station being precisely the same, why should they not be placed upon a footing of equality in other respects? Can any reason be assigned for a distinction in this case? or can any one say, when the *whole duty* of the church is at present performed *for half a million*, that it would be doing an unhand-some thing to set aside, for the same purpose, four times as much as is now received?

This regulation is replete with innumerable good consequences; I will name some few of them, and leave the rest to the discernment of my readers.

It strikes at the root of pluralities; an abuse which calls loudly for redress. It furnishes a suitable provision for all the inferior clergy: whereas now there are some of them most shamefully destitute. It cuts off all hope and expectation of advantage from change of place,

place ; so that over whatever district a clergyman is appointed to preside, there he will set himself down, I trust, contented : and having a mind free from the interruption of worldly concerns, it is a fair inference to suppose, that he will devote all his time and attention to the benevolent duties of his office.

And as there will remain, no doubt, after these contingencies are satisfied, a very considerable overplus ; let it go, in further relief of the land, as a provision for the poor.

And here let no man pretend to say that I have sacrilegiously laid my hands upon the patrimony of the church. The regulation is perfectly agreeable to the original intention of the donors. For tithes were first granted, in part, for the maintenance of the clergy : and in part for the relief of the poor : so that originally the clergy were only the distributors of those alms.

But, perverting this good design, as the corruption of the order encreased, they began to appropriate more and more of them to their own use ; and, at length, taking advantage of the supineness of the laity, and the debasement of their minds, by religious fears, they boldly put in their claim to the whole, as their own, by *right-divine*. Leaving the poor to the mercy of Heaven, or the tender bowels of those, who, like the good Samaritan, and not like the Priest, could not pass, without looking upon their distress, and administering relief.

To proceed. The clergy of those days, wise in their own generation, as the children of Mammon, foreseeing that the time would come, when the eyes of the world would be opened, took care to secure to themselves a further title, under the plea of *common-right*.

Last of all, though it bared the face of their former impositions, and as if any thing

thing could give additional strength to *common-right* and *right-divine*, they thought fit to call in *human laws* to their assistance.

And thus armed at all points, their successors, those *ministers of peace*, and *preachers of self-denial*, have ever since been in a state of continual warfare for the good things of this world.

But to return from this digression. Let us not, in this general reform, which is intended to administer comfort to so many individuals, let us not be inattentive to the tears of the disconsolate widow, too often left destitute; nor turn away from the cries of the helpless orphan.

As a provision for these, let the widow be entitled to her thirds: and in case of the previous death of the mother, or if she does not survive her husband ten years, let the stipend be continued for the maintenance and education of the children,
during

during the whole of that term, or the remainder of it, as the case may happen.

And whereas I have said that the overplus of the spoils of the church shall go in aid of the land, as a provision for the poor; it may not be amiss, on further consideration, to appropriate a certain proportion of those savings, as a collateral provision for orphans left destitute, after the expiration of ten years, or the death of their mother.

For of all the poor, those, no doubt, have the best claim to our pity and assistance, who have been brought up in ease and plenty, and are reduced, by no fault of their own, to misery and want.

Nothing now remains, to make this reformation compleat, but to secure the independence of the bench of Bishops; which can in no other way be so well effected, as by putting *an end to translations*.

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To whatever see a Bishop is appointed, there let him remain ; and in order to remove every objection at once, let them all be put upon an equality in respect of emolument, the two Archbishops excepted, and let them be made equal in point of profit between themselves ; but double in point of proportion to the rest. That is to say, let every Bishop receive a clear payment of 3000l. a year, and the two Arch-Bishops 6000l. per ann. a-piece.

In order still more to smoothe the way to this necessary reform, let *the ladies* be enlisted on our side, by giving them the title and rank of their husbands.

And here again I might enter upon a fresh field of advantages, which will accrue to the state, to the cause of religion, and the peace of society, by the abolition of tithes and the independence of the Bishops: but, as what I have said, when speaking of taxes, may be urged with equal propriety in the present case, I shall conclude with repeating, That it cannot be necessary
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to enter upon a detail of those advantages, in proof of a self-evident fact.

I have now only to add, that it was my first intention to have prefixed my name to this little work, but consulting with a judicious friend upon the occasion, his arguments coinciding with my own cooler thoughts, were conclusive against it.

That I should have all good men on my side would be my comfort; but as there are, no doubt, some bad men in the world, all such, as sworn enemies to reform, would unite against me. And, when no good purpose can be served by it, why should I put myself in the way of danger, which is so easily avoided without disgrace?

If what I have projected is approved, and the nation is permitted to reap the benefit of my design, I have attained to the consummation of my wishes.

Not that I mean, by standing aloof, to reject the praise of good men, or set that at
nought

nought which is at once the strongest incitement to virtue and its best reward. No person can put that construction upon the case, as all must know, if any praise shall attend me, that it will not be more sparingly bestowed because the author lies concealed ; Neither shall I enjoy it the less, because it is in secret. On the contrary, it will acquire thereby a superior relish ; since it will prove, beyond a possibility of contradiction, that I could have no other end to answer, by this publication, but the good of my country.

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